

Table I.A.2.b(1999) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	48.5%	71.4%	54.2%	46.4%	29.2%	13.7%	65.0%	21.2%
Industry group								
Agric., fish., forest.	73.7%	83.7%	58.4%	50.8%	60.9%	13.0% *	78.5%	37.7%
Mining	45.0%	79.2%	12.3% *	89.1%	46.3% *	26.4% *	55.8%	36.7%
Construction	60.9%	65.6%	53.2%	57.3%	51.0%	30.9%	61.8%	50.4%
Manufacturing	47.8%	73.7%	51.2%	44.0%	29.5%	20.9%	60.7%	27.5%
Transp., comm., util.	51.7%	73.6%	51.9%	48.3%	30.5%	40.9%	65.8%	39.2%
Wholesale trade	50.7%	71.8%	60.4%	40.5%	33.4%	22.9%	64.6%	28.2%
Retail trade	28.6%	62.6%	46.4%	36.3%	16.5%	5.3%	54.8%	9.5%
Fin., ins., real est.	40.6%	71.5%	56.9%	51.2%	33.8%	10.1%	67.7%	16.9%
Services	57.7%	73.7%	57.5%	50.6%	33.6%	18.6%	68.6%	28.4%
Ownership								
For profit, incorporated	45.5%	71.1%	52.7%	44.6%	28.0%	14.1%	63.3%	20.2%
For profit, unincorporated	61.3%	69.9%	52.9%	40.2%	25.6%	11.3%	66.9%	21.3%
Nonprofit	61.7%	77.2%	65.8%	59.3%	36.7%	28.3%	72.5%	39.7%
Unknown	7.8%	16.0% *	27.6% *	25.9% *	15.6% *	5.9% *	20.7% *	7.5%
Age of firm								
Less than 5 years	56.8%	64.4%	43.9%	42.0%	25.9%	16.1% *	59.6%	29.5%
5-9 years	60.0%	70.0%	46.2%	47.4%	35.3%	17.5% *	63.2%	35.0%
10-19 years	59.3%	72.6%	55.4%	47.2%	24.8%	19.8%	66.2%	27.3%
20 or more years	51.0%	75.4%	59.0%	46.7%	32.3%	13.7%	67.6%	25.4%
Unknown	14.6%	35.8% *	40.0%	37.8%	19.8%	13.2%	40.7%	14.0%
Multi/single status								
2 or more locations	23.7%	53.1%	50.7%	44.3%	27.7%	13.6%	51.8%	19.3%
1 location only	64.8%	71.8%	54.7%	47.9%	40.6%	42.0%	66.3%	40.8%
Percent full-time employees								
Less than 25%	47.6%	77.0%	68.1%	50.5%	24.2%	6.8% *	72.8%	16.0%
25-49%	34.0%	72.8%	46.7%	42.5%	23.1%	3.2%	60.9%	11.9%
50-74%	46.1%	70.9%	53.4%	35.6%	29.6%	5.7%	63.8%	15.2%
75% or more	50.6%	71.2%	54.6%	48.3%	30.4%	17.6%	65.2%	24.3%
Union presence								
No union employees	50.0%	71.4%	53.5%	45.3%	27.6%	9.4%	64.8%	19.7%
Has union employees	47.5%	78.2%	70.5%	65.0%	45.6%	30.0%	73.6%	34.6%
Unknown	27.4%	65.5%	49.4%	41.3%	34.5%	15.2%	61.7%	16.9%
Percent low wage employees								
50% or more low wage	46.4%	75.5%	44.0%	40.1%	23.7%	4.2% *	65.5%	17.0%
Less than 50% low wage	56.3%	71.2%	55.1%	47.3%	31.4%	17.0%	65.1%	28.6%
Unknown	18.8%	69.3%	42.1%	37.6%	21.7%	13.0%	61.4%	14.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.b(1999) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.35%	0.89%	0.88%	1.32%	0.57%	0.92%	0.52%	0.49%
Industry group								
Agric., fish., forest.	4.31%	3.68%	10.21%	9.87%	14.59%	12.67% *	3.92%	7.61%
Mining	7.53%	18.35%	4.16% *	14.03%	14.56% *	9.83% *	13.46%	10.70%
Construction	2.01%	2.81%	2.60%	1.83%	6.88%	8.40%	2.06%	4.10%
Manufacturing	2.37%	3.74%	5.43%	3.80%	1.77%	2.76%	3.65%	1.66%
Transp., comm., util.	3.42%	6.12%	8.99%	4.59%	6.36%	6.30%	3.13%	4.68%
Wholesale trade	1.87%	4.93%	3.88%	3.90%	4.60%	3.15%	2.64%	2.16%
Retail trade	0.89%	2.35%	1.88%	3.01%	1.48%	0.52%	1.41%	0.61%
Fin., ins., real est.	1.32%	3.80%	5.91%	4.91%	4.10%	1.98%	3.09%	1.67%
Services	0.59%	1.17%	1.55%	2.28%	1.43%	2.17%	0.56%	1.01%
Ownership								
For profit, incorporated	0.56%	1.29%	1.07%	1.49%	1.32%	0.90%	0.89%	0.57%
For profit, unincorporated	1.69%	1.92%	3.97%	6.41%	4.62%	3.02%	1.60%	2.10%
Nonprofit	1.23%	1.70%	2.94%	2.75%	3.02%	5.78%	1.32%	2.66%
Unknown	1.73%	11.54% *	8.94% *	11.31% *	4.88% *	1.96% *	8.01% *	1.65%
Age of firm								
Less than 5 years	1.65%	2.07%	3.46%	2.80%	4.55%	6.37% *	1.62%	3.16%
5-9 years	1.04%	1.24%	2.53%	2.04%	5.61%	5.82% *	1.04%	2.33%
10-19 years	0.60%	1.51%	1.34%	1.74%	2.64%	4.63%	0.69%	1.88%
20 or more years	0.56%	0.75%	1.64%	1.80%	1.23%	1.42%	0.62%	1.05%
Unknown	0.83%	14.05% *	11.73%	5.74%	1.78%	1.16%	7.80%	0.89%
Multi/single status								
2 or more locations	0.49%	5.88%	3.14%	1.77%	0.63%	0.93%	1.77%	0.62%
1 location only	0.53%	0.85%	0.85%	1.42%	2.43%	6.17%	0.51%	2.02%
Percent full-time employees								
Less than 25%	1.99%	2.85%	7.08%	6.03%	3.65%	3.21% *	2.53%	2.35%
25-49%	1.74%	4.40%	5.33%	3.72%	2.53%	0.58%	3.35%	1.01%
50-74%	0.90%	2.32%	2.34%	3.65%	2.22%	0.73%	1.80%	0.76%
75% or more	0.54%	1.06%	1.10%	1.07%	0.98%	1.28%	0.74%	0.70%
Union presence								
No union employees	0.45%	0.90%	1.01%	1.43%	0.84%	0.59%	0.55%	0.32%
Has union employees	2.40%	3.79%	3.43%	2.68%	3.49%	4.18%	2.70%	3.29%
Unknown	1.52%	5.34%	10.65%	9.94%	5.48%	1.83%	4.08%	1.72%
Percent low wage employees								
50% or more low wage	2.08%	3.11%	5.26%	4.20%	4.11%	1.28% *	1.95%	2.48%
Less than 50% low wage	0.42%	0.92%	0.83%	1.29%	0.51%	1.42%	0.59%	0.57%
Unknown	0.71%	4.00%	6.89%	5.86%	2.72%	1.02%	2.77%	0.72%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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